## To Employers of Labor and Clerical Help=

## Information Concerning Workmen's Compensation

- 1-Law effective JULY 1, 1919.
- 2-Law applies to employers of ten or more people.
- 3—May be voluntarily accepted by employers of less than ten people.
- 4—Fixed indemnity provided for accidental disability or death.
- 5—Indemnity payable weekly from two weeks to TEN YEARS AND SIX MONTHS.
- 6-Employer must insure or furnish bond satisfactory to Insurance Commissioner.
- 7—Absolute financial stability of Insurance Company important consideration because of long period of payment and UNLIMITED LIABILITY OF EMPLOYER.

- 8—Basic rates for all companies made by Tennessee Workmen's Compensation Rating Bureau under supervision of Insurance Commissioner L. K. Arrington.
- 9—PERSONAL SERVICE OF LOCAL REPRE-SENTATIVES of Insurance Companies and close co-operation of insurer and insured necessary to secure reduction in rates.
- 10—Lack of experience in operation of law on the part of courts, employers and employes makes necessary EXPERT LOCAL ADJUSTMENT SERVICE to avoid excessive demands on time of employers.
- 11—CAPABLE INSPECTION AND ADJUST-MENT SERVICE necessary to produce favorable experience to secure later reductions in rates.

The Companies represented by the undersigned Agents offer absolutely safe insurance and furnish inspection and adjustment service and close personal co-operation of local agents with employers. We invite conference for more particular details as to operation of the law.

J. D. Collier & Co.

General Agents,

Georgia Casualty Company

J. S. Dunscomb

District Agent, Employers' Liability
Assurance Corporation of England

Henderson & Schley
General Agents,
Maryland Casualty Company

F. B. Hunter & Co.

General Agents,

Ocean Accident & Guaranty Co.

Marx & Bensdorf

Managers,
Travelers Insurance Company

Maury & Stout

General Agents,

New Amsterdam Casualty Co.

Metcalf Bros.

General Agents London Guaranty & Accident Co.

Morrison, Rawlings & Co.

General Agents,
Aetna Life Insurance Company

Treadwell & Harry

General Agents,
Fidelity & Casualty Company

S. M. Williamson & Co.
General Agents, United States
Fidelity & Casualty Co.